

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dean M. Carter
Debtor

Case No. 16-01249-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocket

Page 1 of 6

Date Rcvd: Mar 21, 2022

Form ID: 3180W

Total Noticed: 83

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Dean M. Carter, 2541 North 4th Street, Harrisburg, PA 17110-1908 |
| cr | + SN Servicing Corporation as servicer for U.S. Bank, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631 |
| cr | + SN Servicing Corporation as servicer for U.S. Bank, c/o Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734 |
| cr | + U.S. Bank Trust, N.A. as Trustee of the Igloo Seri, Ghidotti Berger, LLP, 1920 Old Tustin Ave, Santa Ana, CA 92705-7811 |
| 4767984 | + Amato & Associates, P.C., 107 North Commerce Way, Suite 100, Bethlehem, PA 18017-8913 |
| 4826495 | ++ CAPITAL REGION WATER, ATTN AR MANAGER, 3003 N FRONT STREET, HARRISBURG PA 17110-1224 address filed with court., Capital Region Water, Attn: Wendy Shollenberger, 100 Pine Drive, Harrisburg, PA 17103 |
| 4767992 | + CBE Group, 131 Tower Park Drive, Suite 100, P.O. Box 2635, Waterloo, IA 50704-2635 |
| 4767991 | Capital Tax Collection Bureau, 2301 N. 3rd Street, P.O. Box 60547, Harrisburg, PA 17106-0547 |
| 4794620 | + City of Harrisburg, City Treasurer, City Government Center, 10 North Second Street,, Harrisburg, PA 17101-1677 |
| 4767994 | Commercial Acceptance Co., 2300 Gettysburg Road #102, Camp Hill , PA 17011-7303 |
| 4767995 | + Commonwealth of Pennsylvania, Bureau of Labor and Industry, Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848 |
| 4794621 | + Cunningham, Chernicoff & Warshawsky, 2320 North Second Street, Harrisburg, PA 17110-1008 |
| 4767997 | + Dauphin County Tax Claim, 2 South Second Street, First Floor, Harrisburg, PA 17101-2047 |
| 4768001 | # EMC Mortgage Corp., P.O. Box 293150, Lewisville, TX 75029-3150 |
| 5437460 | + FRIEDMAN VARTOLO, LLP, Attorneys for SN Servicing Corporation a, servicer for U.S. Bank Trust N.A., 85 Broad Street, Suite 501, New York, New York 10004-1734 |
| 4768009 | Internal Revenue Service, P.O. Box 0030, Andover, MD 05501-0030 |
| 5277211 | + Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096 |
| 5277212 | + Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper 75261-909 ATTN: Bankruptcy Dept |
| 4768013 | + Ocwen Loan Servicing LLC, 12650 Ingenuity Drive, Orlando, FL 32826-2703 |
| 4768019 | + PPL Electric Utilities, 2 N. 9th Street, Allentown, PA 18101-1179 |
| 4768018 | + PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392 |
| 4768016 | Pinnacle Health, P.O. Box 2353, Harrisburg, PA 17105-2353 |
| 4768021 | + Professional Bureau of Collection, P.O. Box 4157, Greenwood Village, CO 80155-4157 |
| 4768025 | ++ SUPERMEDIA LLC, PO BOX 619810 MC22, DFW AIRPORT TX 75261-9810 address filed with court., SuperMedia, formerly Idearc Media, LLC, 5601 Executive Drive, Irving, TX 75038 |
| 4768023 | + Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250 |
| 4794622 | Shomari Saeed, 327 Jefferson Avenue, Brooklyn, NY 11216-1743 |
| 4794623 | + Split Rock Resort, Financial Services Dept, Box 547C, Lake Harmony, PA 18624-0820 |
| 4768024 | Sunoco/CitiBank, P.O. Box 689486, Des Moines, IA 50368 |
| 4768026 | + THD/CBSB/Bankruptcy, P.O. Box 20483, Kansas, MO 64195-0483 |
| 4768027 | Trident Asset Management, 10375 Old Alabama Connector Road, 303, Alpharetta, GA 30022-1122 |
| 4768028 | + Trident Asset Management, P.O. Box 888424, Atlanta, GA 30356-0424 |
| 4821197 | + U.S. Bank NA et al c/o, Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450 |
| 4768029 | + U.S. Bank, N.A., Select Portfolio Servicing, 3815 South West Temple, Salt Lake City, UT 84115-4412 |
| 4768030 | ++ UGI UTILITIES INC, ATTN CREDIT & COLLECTIONS, P O BOX 13009, READING PA 19612-3009 address filed with court., UGI Corp, 225 Morgantown Road, Reading, PA 19611 |
| 4768031 | Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846 |
| 4768033 | + Wells Fargo Financial Pennsylvania, Inc., 207 9th Street, Des Moines, IA 50309-3601 |

4768035 + Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

TOTAL: 37

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| cr | + Email/Text: RASEBN@raslg.com | Mar 21 2022 18:39:00 | Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853 |
| cr | + Email/Text: RASEBN@raslg.com | Mar 21 2022 18:39:00 | HSBC Bank USA, N.A., Robertson, Anschutz & Schneid, 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853 |
| cr | + Email/Text: RASEBN@raslg.com | Mar 21 2022 18:39:00 | Wells Fargo Bank National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853 |
| 4767985 | Email/PDF: bncnotices@becket-lee.com | Mar 21 2022 18:40:56 | American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871 |
| 4767986 | Email/PDF: bncnotices@becket-lee.com | Mar 21 2022 18:40:46 | American Express Bank FSB, c/o Becket and Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701 |
| 4767987 | EDI: HFC.COM | Mar 21 2022 22:43:00 | Beneficial/HFC, 961 N Weigel Avenue, Elmhurst, IL 60126-1058 |
| 4767988 | + Email/Text: EBN_IndianapolisIMC@receivemoremp.com | Mar 21 2022 18:39:00 | Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340 |
| 4767989 | + EDI: CAPITALONE.COM | Mar 21 2022 22:43:00 | Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285 |
| 4792193 | EDI: CAPITALONE.COM | Mar 21 2022 22:43:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 4767990 | + EDI: CAPITALONE.COM | Mar 21 2022 22:43:00 | Capital One Bank USA, N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281 |
| 4767993 | EDI: CITICORP.COM | Mar 21 2022 22:43:00 | Citi-Shell, P.O. Box 6003, Hagerstown, MD 21747 |
| 4767996 | + Email/Text: CSIBKR@CREDITSYSTEMSINTL.COM | Mar 21 2022 18:39:00 | Credit Systems International, 1277 Country Club Lane, Fort Worth, TX 76112-2304 |
| 4767999 | EDI: DIRECTV.COM | Mar 21 2022 22:43:00 | DirecTV, P.O. Box 9001069, Louisville, KY 40290-1069 |
| 4767998 | EDI: PENNDEPTREV | Mar 21 2022 22:43:00 | Department of Revenue, Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0496 |
| 4767998 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Mar 21 2022 18:39:00 | Department of Revenue, Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0496 |
| 4854916 | + EDI: LCIPHMMRGT | Mar 21 2022 22:43:00 | Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493 |
| 4797537 | + Email/Text: RASEBN@raslg.com | Mar 21 2022 18:39:00 | Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853 |
| 4768002 | + Email/Text: bknotice@ercbpo.com | Mar 21 2022 18:39:00 | Enhanced Recovery Company, P.O. Box 57547, Jacksonville, FL 32241-7547 |
| 4812589 | Email/Text: bankruptcynotification@ftr.com | Mar 21 2022 18:39:00 | Frontier Communications, Bankruptcy Dept, 19 John St, Middletown, NY 10940 |
| 4768005 | Email/Text: bankruptcynotification@ftr.com | Mar 21 2022 18:39:00 | Frontier Communications, P.O. Box 20550, Rochester, NY 14602-0550 |

| | | | |
|---------|---|----------------------|--|
| 4768003 | + EDI: AMINFOFP.COM | Mar 21 2022 22:43:00 | First Premier Bank, P. Box 1348, Sioux Falls, SD 57101-1348 |
| 4768004 | Email/Text: Atlanticus@ebn.phinsolutions.com | Mar 21 2022 18:39:00 | Fortiva, P.O. Box 105555, Atlanta, GA 30348-5555 |
| 4768006 | + EDI: RMSC.COM | Mar 21 2022 22:43:00 | GEMB/JCPenney, Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104 |
| 4768007 | + EDI: RMSC.COM | Mar 21 2022 22:43:00 | GEMB/Lowes, P.O. Box 981400, El Paso, TX 79998-1400 |
| 4859243 | + Email/Text: RASEBN@raslg.com | Mar 21 2022 18:39:00 | HSBC BANK USA, NATIONAL ASSOCIATION, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 CONGRESS AVE., SUITE 100, BOCA RATON, FL 33487-2853 |
| 4768008 | EDI: IRS.COM | Mar 21 2022 22:43:00 | Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326 |
| 4768011 | Email/PDF: resurgentbknotifications@resurgent.com | Mar 21 2022 18:40:47 | LVNV Funding LLC, Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587 |
| 4768012 | Email/Text: camanagement@mtb.com | Mar 21 2022 18:39:00 | M&T Bank, 1100 Wehrle Drive, 2nd Floor, Williamsville, NY 14221 |
| 5277212 | + Email/Text: nsm_bk_notices@mrcooper.com | Mar 21 2022 18:39:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper 75261-9096, ATTN: Bankruptcy Dept |
| 5277211 | + Email/Text: nsm_bk_notices@mrcooper.com | Mar 21 2022 18:39:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096 |
| 4768014 | + EDI: LCIPHMRGT | Mar 21 2022 22:43:00 | Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493 |
| 4796770 | EDI: RECOVERYCORP.COM | Mar 21 2022 22:43:00 | Orion Portfolio Services LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605 |
| 5063800 | + EDI: RECOVERYCORP.COM | Mar 21 2022 22:43:00 | Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 4768017 | EDI: PRA.COM | Mar 21 2022 22:43:00 | Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541 |
| 4768015 | EDI: PENNDEPTREV | Mar 21 2022 22:43:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 4768015 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Mar 21 2022 18:39:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 4768020 | + Email/Text: csidl@sbcglobal.net | Mar 21 2022 18:39:00 | Premier Bank Card/Charter, P.O. Box 2208, Vacaville, CA 95696-8208 |
| 4807377 | EDI: Q3G.COM | Mar 21 2022 22:43:00 | Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 4768022 | EDI: CITICORP.COM | Mar 21 2022 22:43:00 | Sears/CBSD, 8701 W. Sahara Avenue, The Lakes, NV 89163-0001 |
| 4854869 | + EDI: LCIPHMRGT | Mar 21 2022 22:43:00 | U.S. Bank N.A. Successor Trustee, c/o Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493 |
| 5275522 | + Email/Text: RASEBN@raslg.com | Mar 21 2022 18:39:00 | U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461 |

| | | | |
|---------|--------------------------------------|----------------------|---|
| 5358846 | + Email/Text: bknotices@sns.com | Mar 21 2022 18:39:00 | U.S. Bank Trust N.A., as Trustee of the Igloo, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust N.A., as Trustee of the, c/o SN Servicing Corporation 95501-0305 |
| 5358845 | + Email/Text: bknotices@sns.com | Mar 21 2022 18:39:00 | U.S. Bank Trust N.A., as Trustee of the Igloo, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305 |
| 5400668 | + Email/Text: bknotices@sns.com | Mar 21 2022 18:39:00 | U.S. Bank Trust National Association., as Trustee of Dwelling Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305 |
| 5400669 | + Email/Text: bknotices@sns.com | Mar 21 2022 18:39:00 | U.S. Bank Trust National Association., as Trustee of Dwelling Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305, U.S. Bank Trust National Association, |
| 4768032 | + EDI: BLUESTEM | Mar 21 2022 22:43:00 | WEBBANK/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |
| 4768034 | EDI: WFFC.COM | Mar 21 2022 22:43:00 | WF Financial Bank, 3201 N. 4th Avenue, Sioux Falls, SD 57104-0700 |
| 4797538 | + Email/Text: RASEBN@raslg.com | Mar 21 2022 18:39:00 | Wells Fargo Bank National Association, Robertson, Anschutz & Schneid, 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853 |
| 4854945 | + EDI: LCIPHHRMGT | Mar 21 2022 22:43:00 | Wells Fargo Bank, N.A. as Trustee, c/o Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493 |
| 4768000 | Email/PDF: bncnotices@becket-lee.com | Mar 21 2022 18:40:46 | eCast Settlement Corporation, HSBC Consumer Lending USA, Inc., P.O. Box 35480, Newark, NJ 07193-5480 |

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 5369993 | | HSBC Bank USA, National Association, as Trustee fo |
| 5368767 | | WELLS FARGO BANK, NATIONAL ASSOCIATION, SUCCESSOR |
| cr | *+ | U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461 |
| 4814110 | * | American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 4778391 | * | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946 |
| 4768010 | ##+ | Litton Loan Servicing, 4828 Loop Central Drive, Houston, TX 77081-2166 |

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------|---|
| Andrew L Spivack | on behalf of Creditor HSBC Bank USA National Association, as Trustee for Fremont Home Loan Trust 2004-C, Mortgage-Backed Certificates, Series 2004-C andrew.spivack@brockandscott.com, wbecf@brockandscott.com |
| Andrew L Spivack | on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE F/K/A NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR RENAISSAN andrew.spivack@brockandscott.com, wbecf@brockandscott.com |
| Danielle Boyle-Ebersole | on behalf of Creditor U.S. Bank NA et al c/o Select Portfolio Servicing Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com |
| Jack N Zaharopoulos (Trustee) | TWecf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ PASS-THROUGH TRUST IX bkgroup@kmlawgroup.com |
| Jerome B Blank | on behalf of Creditor U.S. Bank NA. Successor Trustee To Bank Of America et al. pamb@fedphe.com |
| Jerome B Blank | on behalf of Creditor HSBC Bank USA NA et al pamb@fedphe.com |
| Jerome B Blank | on behalf of Creditor Ocwen Loan Servicing LLC pamb@fedphe.com |
| Jerome B Blank | on behalf of Creditor Deutsche Bank National Trust Company As Trustee For et al pamb@fedphe.com |
| Joseph Angelo Dessoye | on behalf of Creditor Ocwen Loan Servicing LLC pamb@fedphe.com |
| Kevin Buttery | on behalf of Creditor U.S. Bank National Association kbuttery@rascrane.com |
| Lorraine Gazzara Doyle | on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust ldoyle@milsteadlaw.com Diane@mvrlaw.com;bankruptcy@friedmanvartolo.com |
| Lorraine Gazzara Doyle | on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank National Association as Trustee of the Igloo Series IV Trust ldoyle@milsteadlaw.com Diane@mvrlaw.com;bankruptcy@friedmanvartolo.com |
| Mario J. Hanyon | on behalf of Creditor Wells Fargo Bank National Association, et al wbecf@brockandscott.com, mario.hanyon@brockandscott.com |
| Mario J. Hanyon | on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE F/K/A NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR RENAISSAN wbecf@brockandscott.com, mario.hanyon@brockandscott.com |
| Mario J. Hanyon | on behalf of Creditor HSBC Bank USA National Association, As Trustee et al wbecf@brockandscott.com, mario.hanyon@brockandscott.com |
| Mario J. Hanyon | on behalf of Creditor Wells Fargo Bank National Association, successor by merger to Wells Fargo Bank Minnesota, National Association, as Trustee f/k/a Norwest Bank Minnesota, National Association, as Trustee for Renaissance wbecf@brockandscott.com, mario.hanyon@brockandscott.com |
| Mario J. Hanyon | on behalf of Creditor HSBC Bank USA National Association, as Trustee for Fremont Home Loan Trust 2004-C, Mortgage-Backed Certificates, Series 2004-C wbecf@brockandscott.com, mario.hanyon@brockandscott.com |
| Mario John Hanyon | on behalf of Creditor Deutsche Bank National Trust Company As Trustee For et al pamb@fedphe.com mario.hanyon@brockandscott.com |
| Mario John Hanyon | on behalf of Creditor Wells Fargo Bank National Association, et al pamb@fedphe.com, mario.hanyon@brockandscott.com |

District/off: 0314-1
Date Rcvd: Mar 21, 2022

User: AutoDocke
Form ID: 3180W

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Total Noticed: 83

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|-----------------------|--|
| Mario John Hanyon | on behalf of Creditor HSBC Bank USA NA etal pamb@fedphe.com, mario.hanyon@brockandscott.com |
| Mario John Hanyon | on behalf of Creditor HSBC Bank USA National Association, As Trustee et al pamb@fedphe.com, mario.hanyon@brockandscott.com |
| Michelle Ghidotti | on behalf of Creditor U.S. Bank Trust N.A. as Trustee of the Igloo Series IV Trust bknotifications@ghidottiberger.com |
| Sindi Mncina | on behalf of Creditor U.S. Bank National Association smncina@raslg.com |
| Thomas Song | on behalf of Creditor Wells Fargo Bank National Association, et al tomysong0@gmail.com |
| Thomas Song | on behalf of Creditor HSBC Bank USA National Association, As Trustee et al tomysong0@gmail.com |
| Thomas Song | on behalf of Creditor Deutsche Bank National Trust Company As Trustee For et al tomysong0@gmail.com |
| Thomas Song | on behalf of Creditor Deutsche Bank National Trust Company tomysong0@gmail.com |
| Thomas Song | on behalf of Creditor HSBC Bank USA NA etal tomysong0@gmail.com |
| Tracy Lynn Updike | on behalf of Debtor 1 Dean M. Carter tlupdike@mette.com rkvansteenacker@mette.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 31

Information to identify the case:

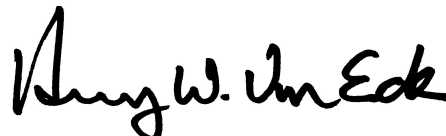
| | | | |
|--|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Dean M. Carter | Social Security number or ITIN | xxx-xx-2769 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court Middle District of Pennsylvania | | | |
| Case number: | 1:16-bk-01249-HWV | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dean M. Carter
dba Dr. Roof Roofing Company, dba B-Large
Sound Effects

3/21/22**By the
court:**

Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.